

109990 74

NOTE

May 21, 2007 /
Date

Overland Park
City

Kansas
State

221 02 114th Avenue ✓ , Cambria Heights, NY 11411 ✓
Property Address

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 76,450.00 ✓ (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is Capital One Home Loans, LLC ✓

Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note will be called the "Note Holder."

2. INTEREST

I will pay interest at a yearly rate of 9.2500 ✓ %.

Interest will be charged on unpaid principal until the full amount of principal has been paid.

3. PAYMENTS

I will pay principal and interest by making payments each month of U.S. \$ 700.18 ✓

I will make my payments on the 25th day of each month beginning on June 25, 2007 ✓ . I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on May 25, 2027 ✓ I still owe amounts under this Note, I will pay all those amounts, in full, on that date.

I will make my monthly payments at P.O. Box 403589, Atlanta, GA 30384-3589

or at a different place if required by the Note Holder.

4. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any of my monthly payments by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 2.000 % of my overdue payment. I will pay this late charge only once on any late payment.

(B) Notice from Note Holder

If I do not pay the full amount of each monthly payment on time, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed to me or, if it is not mailed, 10 days after the date on which it is delivered to me.

(C) Default

If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount.

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

5. THIS NOTE SECURED BY A MORTGAGE

In addition to the protections given to the Note Holder under this Note, a Mortgage, dated May 21, 2007 , protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

[REDACTED] [REDACTED]

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NEW YORK - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

Form 3933

VMP-75(NY) (0407)

MW 07/04

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VMP Mortgage Solutions, Inc. (800)521-7281

Initials AJMB

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment, the Note Holder may require me to make the prepayment on the same day that one of my monthly payments is due. The Note Holder may also require that the amount of my partial prepayment be equal to the amount of principal that would have been part of my next one or more monthly payments.

7. BORROWER'S WAIVERS

I waive my rights to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep my promises under this Note, or who signs this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers."

8. GIVING OF NOTICES

Any notice that must be given to me under this Note will be given by delivering it or by mailing it by certified mail addressed to me at the Property Address above. A notice will be delivered or mailed to me at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by certified mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE
If more than one person signs this Note, each of us is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do these things. The Note Holder may enforce its rights under this Note against each of us individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. Any person who takes over my rights or obligations under this Note will have all of my rights and must keep all of my promises made in this Note. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

Default in the payment of this loan agreement may result in the loss of the property securing the loan. Under federal law, you may have the right to cancel this agreement. If you have this right, the creditor is required to provide you with a separate written notice specifying the circumstances and times under which you can exercise this right.

June Freeman (Seal)
June Freeman
Bornover

Jean-Marc Bijoux ✓ (Seal)
Jean-Marc Bijoux ✓ Borrowed

— (Seal)

(Seal)

..... (Seal)

(Seal)

PAY TO THE ORDER OF _____ (Seal)
Ocwen Loan Servicing, LLC Borrower
WITHOUT RECOURSE

..... (Seal)

**GRAY SIGNING OFFICER
GMAC MORTGAGE, LLC /a
GMAC MORTGAGE CORPORATION**

(Sign Original Only)

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Summary

Figure 608

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SEE ATTACHED ALLONGE

*BlackNote Capital, LLC

Pay to the order of

Without recourse

Otton Loan Servicing, LLC

Scott Swenson, American Summary

Loan #: [REDACTED]

8446030020

ALLONGE TO NOTE

FOR VALUABLE CONSIDERATION, the undersigned hereby endorses to:
Pay to the order of

RESIDENTIAL FUNDING COMPANY, LLC

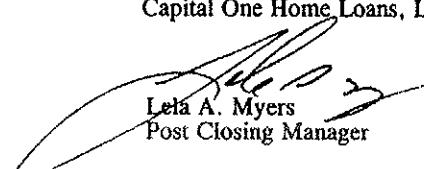
all of his/her rights, title and interest in and to the attached Note dated
May 21, 2007 in the amount of \$ 76,450.00 . The
Borrower(s) in said Note are:
June Freeman and Jean-Marc Bijoux

Said Note is secured by a Mortgage/Deed of Trust of the same date on real property
located at:

221 02 114th Avenue ,Cambria Heights,NY 11411

Signed without recourse by

Capital One Home Loans, LLC


Lela A. Myers
Post Closing Manager

8446030020

ALLONGE TO PROMISSORY NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING DESCRIBED NOTE, THIS
ALLONGE IS AFFIXED AND BECOMES A PERMANENT PART OF SAID NOTE

POOL: 50913

LOAN ID: [REDACTED]



NOTE DATE: 5/21/2007 LOAN AMOUNT: \$76,450.00

BORROWER NAME: JUNE FREEMAN & JEAN-MARC BIJOUX

PROPERTY ADDRESS: 221 02 114th Avenue, Cambria Heights, NY 11411

PAY TO THE ORDER OF

GMAC Mortgage, LLC

WITHOUT RE COURSE

Residential Funding Company, LLC

By:

Amy Nelson

Name: Amy Nelson

Title: Assistant Vice President

ALLONGE TO THE NOTE

LOAN #: ~~551024002~~

Previous Loan #:

Borrower: JUNE FREEMAN AND JEAN-MARC BIJOUX

Date of Note: 05/21/2007

Loan Amount: \$76,450.00

Property Address: 221 02 114TH AVENUE, CAMBRIA HEIGHTS, NY 11411

For value received, I hereby transfer, endorse and assign the within Note and Deed of Trust / Mortgage securing the same, so far as the same pertains to said Note.

Pay to the order of: CROSBY CAPITAL , Without any recourse, representation or warranty, express or implied

BLACKNOTE CAPITAL, LLC

Signature: Marc Troilo

Printed Name: Marc Troilo

Title: Managing Member

ALLONGE TO PROMISSORY NOTE

This Allonge is to be attached and made a part of that certain Promissory Note dated May 21, 2007 in the original principal amount of Seventy Six Thousand Four Hundred Fifty and 00/100 Dollars (\$76,450.00) executed by June Freeman and Jean-Marc Bijoux to the order of Capital One Home Loans, LLC

Pay to the order of Gustavia Home, LLC

WITHOUT RE COURSE, on 12/23/2015 (date)

By: Crosby Capital a/k/a Crosby Capital USA LLC

BY: 
Print Name: Janet Devico

TITLE: Authorized signature